

# Brief Summary of Housing Summit

## Survey Results – West TN

*The following number of surveys were mailed out and returned:*

<i>Memphis Area</i>	<i>167/26</i>
<i>Northwest</i>	<i>107/11</i>
<i>Southwest</i>	<i>80/8</i>

*6 identified themselves as elected officials, 18 non-profits, 9 employees of local government, 3 CHDOs, 2 PHAs, 1 Development District employee, 2 citizens, and 4 others.*

### **Need for Owner-Occupied Units:**

Creation of single-family homes & opportunities for homeownership had nearly equal numbers of “much need” responses (31 and 32). Preservation had 27 “much need” responses.

### **Need for Rental Housing:**

“Much need” indicated equally for creation and preservation (26 each). This was consistently the most frequent response in each area.

### **Special Needs Housing:**

Responses differed by region. In Memphis Area, most need indicated for the homeless and elderly. In Southwest, it was for the elderly and physically disabled. Northwest responses are, mostly, little or average need for special needs housing. All areas showed much need for all levels of low-income housing.

#### **DD Other persons with special needs?**

MAAG	“Much need” HIV/AIDS persons
MAAG	Developers to build homes for people with special structural needs.
SWDD	“Much need” Affordable Assisted Living

### **Resources for Rental Housing:**

All reported a need for financing for the development of affordable rental units and rental assistance. Very long waiting list for Section 8 rental assistance. More monies allotted for utilities. More resources are needed, as well as help utilizing available resources.

#### **DD Rental**

MAAG	More monies need to be allotted for utilities. I get (on the average) 5 or 6 calls weekly of mothers laid-off from work.
NWDD	Section 8 rental assistance -- very long waiting lists -- need preference for mental illness and/or substance abuse (even if hospitalization is less than one year)

### **Resources for Homeownership and Professional Services:**

Northwest reported adequate resources for mortgage lenders, real estate professionals, and developers, while there was a need for down payment assistance and rehab. Southwest reported a tie on resources for mortgage lenders, real estate professionals, while there was a need for developers, down payment assistance and rehab. Memphis reported there was a need for mortgage lenders, real estate professionals, developers, down payment assistance and rehab. Some were not aware there was down payment assistance available. Several comments were made suggesting a strong demand for rehab with low interest rate loans or grants. The most frequent response overall was the need for more resources for down payment assistance and for the rehabilitation of owner occupied homes.

#### **DD Homeownership and Professional Service**

MAAG	People need help with monthly rental. Just down payment does not help- it only gets them into a house.
MAAG	B5 Rehab -- there is a strong demand for this in the rural areas.
NWDD	We are not aware of downpayment assistance.

SWDD More money for rehab of owner occupied housing -- low interest rate loans and grant.

### **Community and General Needs:**

Most reported there was a need for capacity to develop affordable housing, regional efforts to address affordable housing needs, identification of housing needs, flexible housing programs at the federal and state level, access to data, fair housing awareness/training, access to funding sources. There were adequate resources for financing/locating mobile homes.

#### **DD Community and General Needs**

MAAG I get many, many calls each week of single mothers needing help, wanting independence, fearful of living with relative or out of their cars.

MAAG C1 Capacity -- essential for small non-profits AND SMALL cities.

NWDD #8 We have a city ordinance against the establishment of mobile home parks within the city limits. Only one mobile home is allowed on a person's property.

SWDD I would be interested in learning how to improve our down payment assistance by providing second mortgages. Many of the people I talk to need more assistance than I can provide in order to afford to buy a decent home.

Everyone agreed that their community was diversely mixed with income levels and low-income housing being concentrated in specific areas. All areas reflect there is inadequate amount of affordable housing within commuting distance to employment sources. The majority believes that predatory lending is somewhat a problem in their community. Opportunities for homeownership are inadequate. All three areas expressed some reservations about the adequacy of the work of non-profits regarding developing housing in appropriate price ranges. All three areas agreed non-profits are working in the areas of the community with the most important needs.

### **Additional Comments:**

#### **DD Comments**

MAAG We need help in all areas for affordable housing in our poverty stricken town of Henning.

MAAG Email lists are a very inexpensive but a timely and efficient means for large groups to pool and share collective knowledge and experience. MAAG or THDA could provide a valuable service by coordinating this.

MAAG Lower income families need assistance with utilities. They need housing, & they need jobs, & the Dept of Human Services needs to provide childcare while moms are searching for jobs. They also need to have a different time span in receiving childcare after they get a job. When a mom is looking for a job, there is NO childcare. After she gets a job, she has to take off work to go back to DHS in order to get childcare. This childcare appointment maybe weeks or even months after she begins work. Sometimes it is months before she can have childcare. She often has no one to leave the children with & can in fact lose her job-- lose her house/apartment.

MAAG I believe the focus of non-profits is appropriate, but the resources are inadequate.

MAAG I feel you need Grass Roots Leaders more on Board of Decision Making & Post Homeless Person involved as well

MAAG Somehow we must find a way to make homes affordable in South Tipton County.

NWDD We don't have any low-income housing projects. I'm not sure what questions 4, 8-11 mean. #3 - I wasn't sure what distance you were referring to for commuting. Clarksburg doesn't have any industry, dept stores, etc.